

The Treadstone Advantage



- You Are More Than Your Credit Score** — Many lenders automatically reject borrowers with credit scores under 640. At Treadstone every borrower has a face, name, and a story, so we look at the whole picture, not just a number.
- Solid Pre-Approvals** — In a competitive market a strong pre-approval letter can be the difference between your offer being accepted or denied. We hear time and time again that our pre-approval letters carry a lot of weight in the market. Our pre-approvals are a direct correlation to our reputation of doing good business.
- Local** — All paperwork, communications, and underwriting happens locally; thus saving time, work and stress and significantly reducing the processing time on our loans.
- No Application Fee Or Upfront Appraisal Fee** — We only fund loans that make sense. Because our loans have a strong foundation we don't need to nickel and dime you along the way.
- Accessible** — We know you're busy, so we are flexible and work to accommodate morning, evening and weekend applications & communication.
- Responsive** — We have a loan scenarios department that allows us to give you, the client, a definitive answer on a loan within 24 hours.
- Diverse Mortgage Portfolio** — We have many different mortgage programs to fit a variety of needs. Sometimes the more complex the loan type, the more we shine!
- Same Team, Every Loan, Every Time** — Each loan officer has their OWN support staff who only work on their loans. Less hands in the pot, less confusion, more proficiency.
- Open Communication** — Tuesdays at Treadstone are update day! This is where we update agents on both sides of the deal on the status of the loan, so everyone is in the know.
- Invested in Community** — We believe that as a local business we have a responsibility to be involved and invested in the communities we serve.

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